

**IN THE UNITED STATES DISTRICT COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>UNITED STATES OF AMERICA</b>	<b>:</b>	<b>CRIMINAL NO. __06-_____</b>
<b>v.</b>	<b>:</b>	<b>DATE FILED: _____</b>
<b>TAMIKA POLLARD</b>	<b>:</b>	<b>VIOLATIONS:</b>
	<b>:</b>	<b>18 U.S.C. § 1343(wire fraud - 1 count)</b>
	<b>:</b>	<b>18 U.S.C. § 1341(mail fraud - 1 count)</b>
	<b>:</b>	<b>18 U.S.C. § 1028A (aggravated identity</b>
	<b>:</b>	<b>theft - 1 count)</b>
		<b>18 U.S.C. § 2 (aiding and abetting)</b>
		<b>Notices of forfeiture</b>

**INDICTMENT**

**COUNT ONE**

**THE GRAND JURY CHARGES THAT:**

At all times material to this indictment:

1. M.S. was the owner and/or operator of and associated with ZII Investments, a/k/a Z2 Investments, which purported to be engaged in real estate transactions.
2. Between in or around June 2005 and in or around February 2006, ZII Investments was located at 6230 N. 8<sup>th</sup> Street in Philadelphia, Pennsylvania.
3. Attorney's Choice Abstract, Merion, Pennsylvania, banking at Republic First Bank in Ardmore, Pennsylvania, was engaged in the business of title insurance, real estate escrows and closings.
4. Long Beach Mortgage, banking at Washington Mutual Bank in North Ridge, California, was engaged in the business of making mortgage loans.

## **THE SCHEME**

5. On or about August 23, 2005, Philadelphia, in the Eastern District of Pennsylvania and elsewhere, defendant

### **TAMIKA POLLARD**

devised and intended to devise a scheme to defraud mortgage lenders, and to obtain money and property by means of false and fraudulent pretenses, representations, and promises.

### **MANNER AND MEANS**

It was part of the scheme that:

6. To defraud mortgage lenders, Micah Soloman, charged elsewhere, paid defendant TAMIKA POLLARD to appear at the closing on the sale of 222B S. Bonsall Street in Philadelphia, Pennsylvania and to act as the purchaser of the residence using the identity of C.E.

7. The true C.E. lived in Massachusetts and had her identity stolen and used fraudulently by defendant TAMIKA POLLARD and Micah Solomon. The true C.E. never gave defendant TAMIKA POLLARD. Micah Solomon, or anyone else permission to buy a home in Philadelphia in defendant POLLARD's name or to use her credit and personal information.

In or about 2005,

8. R.T. and J.T. were trying to sell their property located at 222B S. Bonsall Street in Philadelphia, which was in danger of foreclosure. Their friend, C.D., introduced them to Micah Soloman of ZII Investments, who told them that his company, ZII Investments purchases and flips properties.

9. M.S. began the mortgage process through W.L., a middleman, who finds legitimate mortgage brokers for the real estate transactions.

10. Micah Solomon told W.L. that C.E. would be the buyer of the Philadelphia property and gave the necessary stolen identifying information of C.E. to W.L. Because defendant SOLOMON told W.L. that C.E. had just moved to this area six months ago, W.L. made up fraudulent renters referenced to provide to Long Beach Mortgage, the mortgage company processing the loan.

11. The loan documents falsely stated that: (a) C.E. was the purchaser of the Philadelphia property and (b) that C.E. was employed at ZII Investments.

12. Having been provided the false information about C.E., Long Beach Mortgage approved two mortgages for 100% of the purchase price of the property (\$285,000).

On or about August 23, 2005:

13. At the offices of W.L. in Philadelphia, Pennsylvania, defendant TAMIKA POLLARD appeared at the settlement for the purchase of the property at 222B South Bonsall Street in Philadelphia, Pennsylvania, where she fraudulently claimed to be C.E. and fraudulently signed the settlement documents in the name of the C.E. For her efforts, defendant POLLARD received \$4,000.

14. Although the sellers believed that they were selling the house to Micah Solomon for \$210,000, the sales contract stated that the buyer was C.E. and the sale price was \$285,000. Unknown to the sellers, ZII Investments received a check for \$87,687, representing, in large part, the difference between sales price reported to the sellers and the sales price reported to the mortgage company. No mortgage payments were made on the property.

15. On or about August 8, 2005, in Philadelphia, in the Eastern District of Pennsylvania and elsewhere, defendant

**TAMIKA POLLARD,**

for the purpose of executing the scheme described above, and aiding and abetting its execution, caused to be transmitted by means of wire communication in interstate commerce the signals and sounds, that is, a wire transfer of funds in the amount of \$228,000 and \$57,000, from Washington Mutual Bank, North Ridge, California to Republic First Bank, Ardmore, Pennsylvania, for settlement of the property transaction for 222B S. Bonsall Street, Philadelphia, Pennsylvania.

All in violation of Title 18, United States Code, Sections 1343 and 2.

## **COUNT TWO**

### **THE GRAND JURY FURTHER CHARGES THAT:**

All times material to this indictment:

1. Fast by Ferracci, Inc., 1901 Davisville Road, in Willow Grove, Pennsylvania, was engaged in the business of selling motorcycles and all terrain vehicles.
2. Fast by Ferracci followed several steps to obtain credit for buyers of the vehicle. (a) The dealership required the applicant to truthfully and accurately complete a credit application; and (b) the information from the completed credit application was then sent via the internet to [www.yamaha-dealers.com](http://www.yamaha-dealers.com). Based on the applicant's representations, Yamaha acted on the application and, where appropriate approved lines of credit through HSBC Bank, which is a financial institution, insured by the Federal Deposit Corporation, certificate number 57890.

### **THE SCHEME**

4. From on or about July 28, 2005 through on or about August 9, 2005, in Willow Grove, in the Eastern District of Pennsylvania and elsewhere, defendant

### **TAMIKA POLLARD**

devised and intended to devise a scheme to defraud a vehicle dealership and loan institution, and to obtain property by means of false and fraudulent pretenses, representations, and promises.

### **MANNER AND MEANS**

It was part of the scheme that:

4. Defendant TAMIKA POLLARD fraudulently used the identity of C.E. to purchase vehicles at Fast by Ferracci. The true C.E. lived in Massachusetts and never gave

defendant POLLARD or anyone else permission to use her name or personal information to purchase vehicles in Pennsylvania.

On or about July 28, 2005:

6. Defendant TAMIKA POLLARD appeared at Fast by Ferracci to buy a 2005 Yamaha all Terrain Vehicle (ATV) valued at \$6,712.93. Defendant POLLARD claimed to be C.E., completed a credit application using C.E.'s name, date of birth and social security number, and signed all documents with the name of C.E.

7. Fast by Ferracci then used an internet cite, [www.yamaha-dealers.com](http://www.yamaha-dealers.com), to process defendant TAMIKA POLLARD's fraudulent credit application in the name of C.E. Yamaha subsequently approved a \$10,000 line of credit through HSBC Bank Nevada for C.E.

9. Upon completion of the transaction, Fast by Ferracci sent all credit documents signed by defendant TAMIKA POLLARD in the name of C.E. to HRS -Yamaha Dealer Support in Carol Stream, Illinois.

10. On or about August 11, 2005, defendant TAMIKA POLLARD returned to Fast by Ferracci and purchased two 2005 Yamaha mini-motorcycles valued at \$1,352.75 using the same Yamaha credit defendant POLLARD previously fraudulently established under the stolen identity of C.E. on July 28, 2005.

12. On or about July 28, 2005 in Abington, in the Eastern District of Pennsylvania and elsewhere, the defendant

**TAMIKA POLLARD,**

for the purpose of executing the scheme described above and attempting to do so, and aiding and abetting its execution, knowingly caused to be delivered by mail according to the directions

thereon a credit application in the name of C.E. from Fast by Ferracci, Inc. in Willow Grove, Pennsylvania to Yamaha Dealer Support in Carol Stream, Illinois.

All in violation of Title 18, United States Code, Sections 1341 and 2.

**COUNT THREE**

**THE GRAND JURY FURTHER CHARGES THAT:**

On or about July 23, 2005, through August 9, 2005, in the Eastern District of Pennsylvania, and elsewhere, defendant

**TAMIKA POLLARD**

knowingly and without lawful authority transferred, possessed, a means of identification of another person, that is, the name, social security number, and date of birth of C.E. during and in relation to a wire fraud and a mail fraud, in violation of Title 18, United States Code, Sections 1343 and 1341.

In violation of Title 18, United States Code, Sections 1028A(a)(1), (c)(5) and 2.



**NOTICE OF FORFEITURE ONE**

1. As a result of the violation of Title 18, United States Code, Section 1343, affecting a financial institution, described in Count One of this indictment, the defendant

**TAMIKA POLLARD**

shall forfeit to the United States of America, any property constituting, or derived from, proceeds defendant obtained directly or indirectly, as a result of such violation, including, but not limited to the following:

- A. The sum of \$285,000 in United States currency (forfeiture money judgment), and
- B. 222B South Bonsall Street, Philadelphia, Pennsylvania.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 18, United States Code, Section 982(b), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Section 982.

## **NOTICE OF FORFEITURE TWO**

1. As a result of the violation of Title 18, United States Code, Section 1341, described in Count Two of this indictment, the defendant

### **TAMIKA POLLARD**

shall forfeit to the United States of America, any property, real or personal, which constitutes or is derived from proceeds traceable to any offense constituting “specified unlawful activity,” i.e., mail fraud, including, but not limited to the following:

- A. The sum of \$8,065.68 in United States currency (forfeiture money judgment), and
- B. 2005 Yamaha All Terrain Vehicle, VIN: JY43GG0355C063109
- C. 2 2005 Yamaha Mini motorcycles, VINS: JYA3PT0385A063543 and JYA3PT0375A063484.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 28, United States Code, Section 2461(c), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Section 981, and Title 28, United States Code, Section 2461.

**A TRUE BILL:**

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**GRAND JURY FOREPERSON**

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**PATRICK L. MEEHAN**  
**United States Attorney**